

471 is more costly than all the farmer's tools, especially the heavy type required to make hats. Even the sandal maker's lasts, hammers, and knives probably are more expensive than farm equipment.

CREDIT, LOANS, AND INTEREST

452 No organized credit facilities exist in the
426 village, but money loans are sometimes made. Storekeepers are perhaps the only group who consistently make use of credit and who also often make loans if they have capital. The major use of credit by storekeepers is to buy goods, especially cloth. Sometimes a down payment is made on cloth, the balance being paid when the cloth is sold. This facility seems to be extended primarily by wholesalers in Purépero. Most ordinary store transactions, whether buying or selling, are for cash.

[437] One storekeeper also makes cash loans, mainly to butchers and *nixtamal* operators, who are apt to need considerable sums for a short time. The reported interest rate is 10 percent a month.

Other credit transactions are of two kinds. Most significant is the lending of money for which lands are given as security, known as the *empeño de terrenos*. In this type of transaction, the lender takes possession of the lands and utilizes them until the debt is repaid. The owner in the meantime must pay all taxes on the land. In other cases the lender does not take possession of the lands unless the debt is not repaid at the end of a term agreed upon. In either case, should the land have a standing crop at the time the lender takes possession, the crop is divided equally between the borrower and lender. There are some cases, although relatively few compared with the situation in many parts of Mexico, where lands have been held and cultivated by the lender for many years.²² The owners have been unable to pay the debt but have continued year after year paying the taxes, in hopes ultimately of redeeming the land.

[423]
[556] ²² In some parts of Mexico this is an extremely common form of exploitation. I have been told of regions where families have acquired control of large areas by encouraging small landowners to go into debt to them. The lenders have, in effect, established *haciendas*, but have been overlooked in the general agrarian reforms because the lands appear on the government records as belonging to numerous small owners. Often, ironically enough, the landowners are hired laborers working their own property in a futile effort to redeem their debts, but they never succeed in doing more than maintaining a large estate tax-free for the wealthy *hacendados*.

[p. 64a]

- 426 In addition to the above-described types of loans, there are also loans at interest for which normally no security is offered. These loans are usually made by persons within the village and rarely exceed \$100 in amount. Interest is normally 10 percent per annum. In some cases it is stipulated that the debt is to be canceled upon the death of the debtor. In other instances the debt becomes a charge against the estate of the debtor. If the possessions of the debtor at death are insufficient to pay the debt, it is not transmitted to his sons. However, according to Pedro Chávez, the sons probably would make every effort to pay such a debt because of the strongly held belief that a person dying with debts cannot rest in peace until the debts are paid.
- [428]
- [475]

All transactions involving loans are in writing, although they are not registered at the *municipio*.

COSTS OF PRODUCTION AND INCOME

- 473 Some further insight into production problems may be gained by detailed studies of
 434 specific activities. These data throw light
 128 upon the relative profitability of such activities and also provide information on income. Not all activities are covered in the ensuing discussion, nor are the data equally reliable in each category. Such activities as witchcraft or midwifery are not included; the labor factor in beekeeping or fruit growing is impossible to ascertain. An activity followed by only a few individuals merits less attention than one followed by many.

Not only is the treatment of topics uneven, but the income data are subject to misinterpretation. It must be emphasized that virtually no one in Cherán, except a few "rich" farmers or storekeepers, has only one occupation. Consequently, any effort to establish annual income on the basis of figures in this section would be grossly misleading. Finally, it should be noted that not all the activities discussed below are productive. Because of the problem of income, I have considered a number of "service" occupations in this section.

AGRICULTURE

- 243 Maize.—Data on farm production were diffi-
 433 cult to obtain. On no other subject is there so
 124

175 others being landless. This condition seems
423 to have been present even at the time when
land was owned by the village, wherever
private property existed within the com-
munity. When private ownership became
general at the end of the nineteenth cen-
tury, the differentiation as to wealth with-
in the villages undoubtedly increased.

Although no detailed statistics are avail-
able for the Tarascan area, the existing in-
formation shows that inequality in landed
property within the villages was prevalent,
although in different degrees, in the vari-
ous Tarascan villages. It has been reported
for the Cañada villages,³⁰ Urapicho,³¹
Cherán,³² Tzintzuntzan,³³ Paracho, Chara-
pan and Jarácuaro³⁴ either for pre-revolu-
tionary or modern times.

The range in inequality is perhaps less
in some small Cañada villages, which have
preserved as communal holding the agri-
cultural lands of the community.³⁵ In a
large agricultural town like Cherán, where
laborers come to work in harvest time from
neighboring towns,³⁶ the differences are
considerable. A great number of larger
landowners rent part of their lands on a
share crop basis to other villagers, and
there are some completely landless men.³⁷

[609] Many Tarascan villages discourage the
selling of land to outsiders, the approval
of the town being necessary for such trans-
actions.³⁸ The increased inequality seems
to have been greater in those places where
selling to strangers took place. At the ad-
vent of the Revolution, this was the case in
some Cañada villages where the largest
landholders were mestizos from neighbor-
ing towns.³⁹

[796] The custom by which individuals take
[426] care of financing a given religious festival
also led some villagers to sell or pawn and
later lose their lands. Such was the case in
Urapicho before the Revolution.⁴⁰ In La
Cañada this was not only a factor in has-
tening the loss of lands but also the way by
which outsiders got hold of them, for the
Indians pawned their lands to money-
lenders in mestizo towns.⁴¹

175 In all towns where there are landless
423 people, the latter go out to work in neigh-
464 boring towns or farms, for instance Nahuat-
lan.

30. Mendieta y Núñez, 1940, 291; Sáenz, 1938, 253-4.

31. Beals, 1946, 121.

32. *Ibid.*, 12, 61-2, 66, 98-9.

33. Foster, 1948, 71-2, 173-4.

34. Field notes.

35. West, 1948, 23-3.

36. Beals, 1946, 61.

37. *Ibid.*, 69.

38. West, 1948, 22.

39. Mendieta y Núñez, 1940, 291; Sáenz, 1938, 253-4.

40. Beals, 1946, 121.

41. Mendieta y Núñez, 1940, 291; Sáenz, 1938, 253-4.